



PTO/SB/08A (08-03)

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Complete if Known		
			Application Number	09/991,364	
			Filing Date	November 15, 2001	
			First Named Inventor	Allen-Rouman, Terry	
			Art Unit	3628	
Examiner Name	Pwu, Jeffrey C.				
Sheet	1	of	1	Attorney Docket Number	020375-002730US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
DFC	A1	US-5,920,847	07-08-1999	Kolling et al.	
DFC	A2	US-6,609,113 B1	08-19-2003	O'Leary et al.	
	A3	US-			

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
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Substitute for form 1449B/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	09/991,364
		Filing Date	November 15, 2001
		First Named Inventor	Allen-Rouman, Terry
		Art Unit	2164
		Examiner Name	
Sheet 1 of 1	Attorney Docket Number	020375-002730US	

U.S. PATENT DOCUMENTS+					
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		Number Kind Code ² (if known)			
DFC	A1	US-5,889,980	05-04-1999	Wilf et al.	
	A2	US-			

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Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
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	B2							<input type="checkbox"/>

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PTO/SB/08B (04-03)

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**INFORMATION DISCLOSURE
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Page

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of

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Complete if Known

Application Number	09/991,364
Filing Date	November 15, 2001
First Named Inventor	Allen-Rouman, Terry, et. al.
Art Unit	2164
Examiner Name	Unassigned
Attorney Docket Number	020375-002730US

U.S. PATENT DOCUMENTS

Examiner	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
DFC	AA	US-5,987,132	11-16-1999	Rowney	
DFC	AB	US-6,122,624	09-19-2000	Tetro, et al.	
	AC	US-			
	AD	US-			
	AE	US-			
	AF	US-			
	AG	US-			
	AH	US-			
	AI	US-			
	AJ	US-			

FOREIGN PATENT DOCUMENTS

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	AO							<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS

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				Applicant Number	09/991,364
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Filing Date	November 15, 2001
				First Named Inventor	Allen-Rouman, Terry, et. al.
				Art Unit	2164
				Examiner Name	Unassigned
				Attorney Docket Number	020375-002730US
Sheet	1	of	1		

U.S. PATENT DOCUMENTS					
Examiner	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
DFC	AA	US-8,012,048	01-04-2000	Gustin, et al.	
	AB	US-			
	AC	US-			
	AD	US-			
	AE	US-			
	AF	US-			
	AG	US-			
	AH	US-			
	AI	US-			
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		Country Code ²	Number ⁴	Kind Code ³ (if known)				
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	AL							<input type="checkbox"/>
	AM							<input type="checkbox"/>
	AN							<input type="checkbox"/>
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DFC	AP	TRANSPPOINT, <i>The Way to Pay Online</i> , downloaded from website http://www.transpoint.com/ on 2/10/2000.	
	AQ	X.COM, <i>Do More with Your Money</i> , downloaded from website http://www.x.com .	
	AR	DOTBANK, <i>The Way to Send and receive Money on the Internet</i> , downloaded from website http://www.dotbank.com .	

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PTO/SB/08A (08-00)

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Sheet 1

of

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Application Number	09/991,364
Filing Date	November 15, 2001
First Named Inventor	Allen-Rouman, et al.
Group Art Unit	2164
Examiner Name	
Attorney Docket Number	020375-002730US

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
DIE	AA	5,699,528		Hogan	12-16-1997	
	AB	5,757,917		Rose et al.	05-26-1998	
	AC	5,826,241		Stein et al.	10-20-1998	
	AD	5,987,140		Rowney et al.	11-16-1999	
	AE	5,987,429		Maritzen et al.	11-16-1999	
	AF	5,991,750		Watson	11-23-1999	
	AG	5,999,625		Bellare et al.	12-07-1999	
	AH	6,029,150		Kravitz	02-22-2000	
	AI	6,070,798		Netherly	08-06-2000	
	AJ	6,098,053		Slater	08-01-2000	
↓	AK	6,122,625		Rosen	09-19-2000	
	AL	6,246,996	B1	Stein et al.	06-12-2001	
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	AO					
	AP					
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		Office ³	Number ⁴	Kind Code ⁵ (if known)				
DIE	AU	EP	1 077 436	A2	Citicorp Development Center, Inc.	02-21-2001		
	AV	PCT	WO 00/22559	A1	Citibank, N.A.	04-20-2000		
	AW	PCT	WO 00/79452	A2	Echarge Corp.	12-28-2000		
	AX	PCT	WO 02/05195	A1	First Data Corp.	01-17-2002		
↓	AY							
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 2 of 2

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Application Number	09/991,364
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First Named Inventor	Allen-Rouman et al.
Group Art Unit	2164
Examiner Name	
Attorney Docket Number	020375-002730US

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DFE	BB	INTELL-A-CHECK CORP., <i>Intell-A-Check!-The Way to Get Paid</i> , Intell-A-check Product Overview, downloaded from website http://www.ichack.com/ on 02/07/2000.	
	BC	AMERINET, INC., <i>Debit-It!-The Best Idea In Payment Systems, Making Ellectronic Debit Simple</i> , downloaded from website http://www.debit-it.com/ on 2/7/00.	
	BD	TELECHECK INTERNATIONAL, INC., <i>TeleCheck Verification Services</i> , downloaded from website http://www.telecheck.com/ on 2/7/2000.	
	BE	TELECHECK INTERNATIONAL, INC., <i>Making Checks Our Responsibility</i> , downloaded from website http://www.telecheck.com/ on 2/7/2000.	
	BF	CONFINITY, INC., <i>PayPal.com, How PayPal.com Works</i> , downloaded from website http://www.paypal.com/ on 2/7/2000.	
	BG	IDEALAB COMPANY, <i>PayMe.com</i> , downloaded from website https://ssl.idealab.com/ on 2/16/00.	
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